

In re:  
Jennifer Santiago  
Debtor

Case No. 19-12198-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jun 05, 2024

User: admin  
Form ID: 138OBJ

Page 1 of 4  
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2024:

Recip ID	Recipient Name and Address
db	+ Jennifer Santiago, 3311 N Lawrence Street, Philadelphia, PA 19140-5651
14302499	+ Jason Swartz Esquire, Mester & Schwartz PC, 1333 Race Street, Philadelphia, PA 19107-1556
14532288	+ MTGLQ Investors L.P., c/o Daniel P. Jones, Esquire, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403
14302506	+ New Hampshire Higher Ed/Granite State Ma, Attn: Bankruptcy, Po Box 2097, Concord, NH 03302-2097
14302508	+ PGW, 1800 North 9th Street, Philadelphia, PA 19122-2021
14302511	+ Sprint, 1235 Chestnut Street, Philadelphia, PA 19107-4105
14302518	Water Revenue Bureau, 1415 JKF Blvd., 15th Floor, Philadelphia, PA 19105

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jun 06 2024 00:04:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 06 2024 00:04:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14302491	+ Email/Text: ally@ebn.phinsolutions.com	Jun 06 2024 00:04:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
14305469	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 06 2024 00:09:52	Attn: Capital One Auto Finance,, a division of Capital One, N.A. Departme, c/o REJOY NALKARA, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14302492	Email/Text: bankruptcy@bbandt.com	Jun 06 2024 00:04:00	Bb&T, In Care of Bankruptcy Dept, Po Box 1847, Wilson, NC 27894
14381372	Email/Text: megan.harper@phila.gov	Jun 06 2024 00:04:00	Water Revenue Bureau, Pamela Eichert Thurmond, Tax & Revenue Unit, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14302493	+ Email/Text: bankruptcy@cavps.com	Jun 06 2024 00:04:00	Calvary SPV I LLC, 500 Summit Lake Drive Suite 400, Valhalla, NY 10595-2321
14302494	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Jun 06 2024 00:20:04	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14304984	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 06 2024 00:09:52	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14326548	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 06 2024 00:09:46	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14306933	+ Email/PDF: ebn_ais@aisinfo.com		

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		Jun 06 2024 00:09:45	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14302495	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 06 2024 00:09:52	Capital One Na, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14303816	+ Email/Text: bankruptcy@capvs.com	Jun 06 2024 00:04:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14302496	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 06 2024 00:09:52	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
14302498	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jun 06 2024 00:09:36	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14302497	Email/Text: bnc-bluestem@quantum3group.com	Jun 06 2024 00:04:00	Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395
14302500	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 06 2024 00:04:00	Jefferson Capital Systems LLC, PO Box 7999, Saint Cloud, MN 56302
14302501	+ Email/Text: bankruptcy@sccompanies.com	Jun 06 2024 00:04:00	K Jordan, c/o Creditors Bankruptcy Services, PO Box 800849, Dallas, TX 75380-0849
14302502	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 06 2024 00:09:46	LVNV Funding, Resurgent Capital, PO Box 10587, Greenville, SC 29603-0587
14317022	Email/PDF: resurgentbknotifications@resurgent.com	Jun 06 2024 00:09:37	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14588933	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 06 2024 00:04:00	Legacy Mortgage Asset Trust 2021-GS1, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250
14805802	+ Email/Text: RASEBN@raslg.com	Jun 06 2024 00:04:00	Legacy Mortgage Asset Trust 2021-GS1, Robertson, Anschutz, Schneid, Crane, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001
14473551	Email/Text: mtgbk@shellpointmtg.com	Jun 06 2024 00:04:00	MTGLQ INVESTORS, L.P., P.O. Box 10826, Greenville, SC 29603-0826
14302503	+ Email/Text: bankruptcy@sccompanies.com	Jun 06 2024 00:04:00	Midnight Velvet, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364
14302504	+ Email/Text: bankruptcy@sccompanies.com	Jun 06 2024 00:04:00	Monroe & Main, 1112 7th Avenue, Monroe, WI 53566-1364
14302505	+ Email/Text: bankruptcy@sccompanies.com	Jun 06 2024 00:04:00	Montgomery Ward, c/o Creditors Bankruptcy Services, PO Box 800849, Dallas, TX 75380-0849
14342320	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 06 2024 00:09:52	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14308858	^ MEBN	Jun 06 2024 00:00:20	Philadelphia Gas Works, 800 W Montgomery Avenue, Philadelphia Pa 19122-2898, Attn: Bankruptcy Dept 3F
14302617	+ Email/Text: bankruptcy@philapark.org	Jun 06 2024 00:04:00	Philadelphia Parking Authority, 701 Market St, Suite 5400, Philadelphia, Pa 19106-2895
14302509	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 06 2024 00:09:36	Portfolio Receovery Associates LLC, PO Box 41067, Norfolk, VA 23541-1067
14302510	+ Email/Text: bnc-quantum@quantum3group.com	Jun 06 2024 00:04:00	Quantum 3 Group LLC, PO Box 788, Kirkland, WA 98083-0788
14310237	+ Email/PDF: ebn_ais@aisinfo.com	Jun 06 2024 00:09:38	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14302512	+ Email/PDF: ebn_ais@aisinfo.com	Jun 06 2024 00:09:36	Tmobile, 4515 N Santa Fe Avenue, Oklahoma City, OK 73118-7901
14337492	Email/Text: electronicbkydocs@nelnet.net	Jun 06 2024 00:04:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973

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14302513	+ Email/Text: electronicbkydocs@nelnet.net	Jun 06 2024 00:04:00	US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
14302517	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jun 06 2024 00:04:00	Verizon Wireless, Attn: Verizon Wireless Bankruptcy Admini, 500 Technology Dr, Ste 550, Weldon Spring, MO 63304-2225
14302519	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jun 06 2024 00:09:39	Wells Fargo Bank, Mac F823f-02f, Po Box 10438, Des Moines, IA 50306-0438

TOTAL: 37

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14302507	*+	New Hampshire Higher Ed/Granite State Ma, Attn: Bankruptcy, Po Box 2097, Concord, NH 03302-2097
14302514	*+	US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
14302515	*+	US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
14302516	*+	US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2024 at the address(es) listed below:

Name	Email Address
ANN E. SWARTZ	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com ecfmail@ecf.courtdrive.com
BRADLEY JOSEPH OSBORNE	on behalf of Creditor Legacy Mortgage Asset Trust 2021-GS1 bosborne@hoflawgroup.com ckohn@hoflawgroup.com
DANIEL P. JONES	on behalf of Creditor MTGLQ INVESTORS L.P. djones@sterneisenberg.com, bkecf@sterneisenberg.com
JASON BRETT SCHWARTZ	on behalf of Creditor Capital One Auto Finance bkecf@friedmanvartolo.com bankruptcy@friedmanvartolo.com
KARINA VELTER	on behalf of Creditor Legacy Mortgage Asset Trust 2021-GS1 karina.velter@powerskirm.com bankruptcy@powerskirm.com
MICHAEL A. CIBIK	on behalf of Debtor Jennifer Santiago help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com; m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
MICHELLE L. MCGOWAN	on behalf of Creditor Legacy Mortgage Asset Trust 2021-GS1 mimcgowan@raslg.com
POLLY A. LANGDON	

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on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] [ecfmail@readingch13.com](mailto:ecfmail@readingch13.com)

SARAH K. MCCAFFERY

on behalf of Creditor Legacy Mortgage Asset Trust 2021-GS1 [smccaffery@pincuslaw.com](mailto:smccaffery@pincuslaw.com) [ckohn@hoflawgroup.com](mailto:ckohn@hoflawgroup.com)

SCOTT F. WATERMAN [Chapter 13]

[ECFMail@ReadingCh13.com](mailto:ECFMail@ReadingCh13.com)

Scott F Waterman

on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] [ECFMail@ReadingCh13.com](mailto:ECFMail@ReadingCh13.com)

United States Trustee

[USTPRegion03.PH.ECF@usdoj.gov](mailto:USTPRegion03.PH.ECF@usdoj.gov)

TOTAL: 12

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Jennifer Santiago  
Debtor(s)

Case No: 19-12198-amc  
Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 6/5/24